



PRIVATE · INSTITUTIONAL · AGENTIC

# What You Keep Matters More Than What You *Earn*

*AI-Powered After-Tax Wealth Intelligence for the Discerning Few*

PREPARED FOR

**John Doe**

March 14, 2026

**Mock Consulting LLC**

Tax Year 2025

**Limited Liability Company**

Business Plan

*You are currently leaving **\$50,380** on the table annually.*

This report quantifies the gap between what you pay and what the law requires — and presents a strategy architecture to close it. Every recommendation is grounded in the Internal Revenue Code, quantified in dollars, and confirmed legal.

<p><b>\$50,380</b></p> <p>TAX ALPHA IDENTIFIED</p>	<p><b>17.4%</b></p> <p>EFFECTIVE RATE REDUCTION</p>	<p><b>11x</b></p> <p>RETURN ON INVESTMENT</p>
----------------------------------------------------	-----------------------------------------------------	-----------------------------------------------

Tax Alpha = additional after-tax wealth generated through AI-identified strategies versus an unoptimized filing approach. ROI is measured against the annual service fee.

## THE OPPORTUNITY

# Your Financial Landscape

High earners overpay. Not from lack of effort — from **undeployed strategy**. Below is your current income architecture and the tax exposure it creates.

INCOME SOURCE	AMOUNT
W-2 Employment Income	\$0
1099 Consulting / Self-Employment Income	\$425,000
<b>Total Gross Revenue</b>	<b>\$425,000</b>
Business Operating Expenses	<b>(\$237,500)</b>
<b>Net Income Before Tax</b>	<b>\$187,500</b>
Estimated Self-Employment Tax Exposure	<b>\$28,478</b>
Current Estimated Effective Rate	<b>35.2%</b>

Without strategic intervention, you will surrender approximately **\$66,000** to federal taxation this year alone. The strategies below reduce that by **\$50,380**.

*The question is never whether you pay taxes. The question is whether you pay **more than the law requires** — and whether you will know the difference.*

## YOUR TAX ALPHA

# Strategy Architecture

Each strategy below has been identified by our agentic intelligence system, cited to the Internal Revenue Code, and confirmed legal. They are ranked by dollar impact — because what you keep matters more than what you earn.

## 1. S-Corporation Election (SE Tax Elimination) — \$18,850 annual savings

Restructure from Schedule C to S-Corp, paying a reasonable W-2 salary of \$65,000 and distributing remaining profits as shareholder distributions exempt from self-employment tax. Based on your net income of \$187,500, this eliminates SE tax on approximately \$122,500 of earnings.

*IRC: IRC §1361–§1368 · Confidence: 97% · Legality Confirmed ✓*

---

## 2. Solo 401(k) Employer + Employee Contribution — \$12,720 annual savings

As an S-Corp owner-employee, contribute \$23,500 in employee deferrals plus 25% of W-2 salary (\$16,250) as employer profit-sharing, sheltering \$39,750 from federal and state income tax at your marginal rate.

*IRC: IRC §401(a), §402(g), §415(c) · Confidence: 95% · Legality Confirmed ✓*

---

## 3. Qualified Business Income Deduction (§199A) — \$7,840 annual savings

Claim the 20% QBI deduction on S-Corp pass-through income. After reasonable compensation, your qualifying QBI of \$122,500 yields a \$24,500 deduction, reducing taxable income at your marginal rate.

*IRC: IRC §199A · Confidence: 93% · Legality Confirmed ✓*

---

## 4. Health Insurance Premium Deduction — \$4,610 annual savings

Deduct 100% of self-employed health insurance premiums (\$14,400/year for family coverage) as an above-the-line deduction, reducing AGI and avoiding the phase-out of other deductions.

*IRC: IRC §162(l) · Confidence: 96% · Legality Confirmed ✓*

---

## 5. Home Office Deduction (Accountable Plan) — \$3,450 annual savings

Reimburse home office expenses through an S-Corp accountable plan: dedicated 220 sq ft office at \$5/sq ft simplified method, plus proportional utilities, internet, and insurance. Deductible to the corp, tax-free to you.

*IRC: IRC §280A(c)(1), §62(a)(2)(A) · Confidence: 92% · Legality Confirmed ✓*

---

## 6. Augusta Rule — Tax-Free Rental Income — **\$2,910** annual savings

Rent your personal residence to the S-Corp for up to 14 days per year for bona fide business meetings at fair market value (\$650/day). The \$9,100 is deductible to the corp and excluded from your personal income.

*IRC: IRC §280A(g) · Confidence: 88% · Legality Confirmed ✓*

<b>TOTAL TAX ALPHA IDENTIFIED</b>	<b>\$50,380</b>
Projected Effective Rate After Optimization	<b>17.8%</b> (down from 35.2%)

## THE INTELLIGENCE LAYER

# How This Was Built

This report was produced by an **agentic intelligence system** — not a spreadsheet, not a chatbot, not a once-a-year review. Three specialized AI models operate in sequence, each assigned to the task it performs best: extraction, classification, and strategic synthesis.

### STAGE 1 · Document Intelligence

Every transaction fingerprinted, deduplicated, and entered into a permanent secure ledger.

### STAGE 2 · GAAP Mapping and IRC Tagging

157 proprietary tax intelligence categories. Opportunities identified before your CPA sees the return.

### STAGE 3 · Financial Statement Generation

Income Statement, Balance Sheet, and Cash Flow generated with mathematical certainty. Zero AI interpretation.

### STAGE 4 · Strategic Intelligence

Every recommendation grounded in law, quantified in dollars, written for your specific situation.

- ✓ Every strategy cited to the Internal Revenue Code
- ✓ Confidence scoring on every AI classification
- ✓ QuickBooks-ready, CPA-ready, court-defensible audit trail
- ✓ Fully local infrastructure — your data never leaves your control

## *Your Wealth Deserves Intelligence at Scale*

This is not a product. It is a relationship — built on discretion, precision, and outcomes. The \$84 trillion Great Wealth Transfer rewards those who planned. Your tax architecture today determines what your heirs inherit tomorrow.

**Professional Plan · \$297/month · \$2,851/year (save 20%) · 11x ROI in year one**

*The strategy is not something we can show you in a brochure. It is something we have **demonstrated in your numbers.***

**IMPORTANT DISCLOSURE:** AITaxAccountant is not a CPA, licensed tax preparer, or attorney. Nothing in this report constitutes tax advice, legal advice, or the preparation of any tax return. All strategies, IRC citations, and dollar estimates are informational only and must be independently reviewed by a qualified CPA or tax attorney before execution. Dollar savings are projections, not guarantees. AI-generated content may contain errors. Past performance does not guarantee future results. All strategies are subject to IRS rules and individual circumstances.

Report generated March 14, 2026 by AITaxAccountant v4.1 · Confidential · Prepared exclusively for John Doe · Mock Consulting LLC

AITAXACCOUNTANT · PRIVATE WEALTH INTELLIGENCE · CONFIDENTIAL

PAGE 4